

**BOWER GREEN LTD
DRYDEN STREET
BRADFORD BD1 5ND
TEL 01274693103
FAX 01274693136**

INSURANCE - THE FACTS

PLEASE READ AND SIGN WHEN APPLYING FOR CREDIT. RETURN ON THE ABOVE FAX
OR SEND BY E MAIL TO: Maggie.Whitwell@bowergreen.co.uk

All goods handled by Bower Green are subject to the trading conditions of the British International Freight Association, Road Haulage Association and the United Kingdom Warehouse Association. Copies are available on request.

To summarise, this means Bower Green's liability is limited by weight, not by value of shipments, in line with all Freight Forwarders

We have vast experience in Freight Forwarding, our hauliers and agents are all trusted and carefully selected. Unfortunately, despite our best efforts, there is the rare occasion when something goes wrong and your goods arrive damaged or even in the case of theft, not at all.

This can cause extreme problems for you and your business, but at least as long as you are covered by Marine Insurance you will not lose out financially.

Goods should be insured for transit by either the exporter or importer. The forwarder can arrange on your behalf, but must be instructed to do so in writing. The forwarder will never automatically insure the goods. It is wise to make sure you know who is responsible for the insurance and that they are aware of this responsibility.

Never assume that the goods are insured during transit. Find out for sure. Otherwise your goods could be travelling without cover, or at best with only limited liability cover. Hopefully you will never need to make a claim but if you do make sure you are adequately covered.

Bower Green can offer Marine Insurance cover at attractive rates and we would be happy to discuss further with you. Alternatively you can contact your own insurance broker.

Please complete, delete as appropriate:

- 1) I have read and understood the above. I would like to discuss the offer of insurance with a Bower Green representative
- 2) We arrange our own insurance and understand that in the unlikely event of a claim arising Bower Green's liability is strictly limited.
- 3)

COMPANY..... DATE.....

SIGNED BY (PRINT)..... SIGNATURE.....

Please contact us if you need further assistance.